

EXHIBIT “5”
Declaration of Jay Geraci

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION

EVA MARISOL DUNCAN,

Plaintiff,

v.

JPMORGAN CHASE BANK, N.A.,

Defendant.

CIVIL NO. 5:14-CV-00912-FB-JWP

**DECLARATION OF JAY GERACI
RE: NOTICE PROGRAM**

I, **JAY GERACI** declare:

1. I am a Senior Project Manager at Kurtzman Carson Consultants LLC ("KCC"), located at 3301 Kerner Boulevard, San Rafael, California. I am over 21 years of age and am not a party to this action. I have personal knowledge of the facts set forth herein and, if called as a witness, could and would testify competently thereto.

2. The purpose of this declaration is to provide the Parties and the Court with a summary and the results of the work performed by KCC related to the Notice Program for the Duncan v. JP Morgan Chase Bank, N.A., settlement following the October 21, 2015 Order granting preliminary approval.

3. KCC was retained to, among other tasks, mail the double postcard notice with detachable postage pre-paid business return mail ("BRM") Claim Form, effectuate the Publication Notice, establish and maintain a Settlement Website, and establish and maintain an Interactive Voice Response system for Settlement Class Members and perform other duties as specified in the Settlement Agreement

1 preliminarily approved by this Court on October 21, 2015. Copies of the double postcard notice with
2 detachable BRM Claim Form and Publication Notice are attached hereto as Exhibits A and B
3 respectively.

4 4. On or around November 6, 2015, KCC received from the Defendant data files that
5 identified, subject to the availability of information in reasonably accessible electronic form, the names
6 and last known mail addresses of 2,127,831 identifiable Settlement Class Members (the "Settlement
7 Class Member List"), in accordance with paragraph 42 of the Settlement Agreement.

8 5. On or before November 20, 2015, KCC caused the addresses in the Settlement Class
9 Member List to be updated using the National Change of Address system, which updates addresses for
10 all people who had moved during the previous four years and filed a change of address with the U.S.
11 Postal Service. New addresses were found for 364,631 Settlement Class Members. The Settlement
12 Class Member List was updated with these new addresses.

13 6. KCC identified 7,575 duplicative records and 1,039 incomplete addresses. Per Counsel's
14 request, KCC maintained this data, but removed duplicative records from the Settlement Class Member
15 List. The incomplete address records were maintained as part of the Settlement Class Member List, but
16 were not part of the double postcard notice with detachable BRM Claim Form mailing. This resulted in
17 2,120,256 names and addresses remaining on the Settlement Class Member List and 2,119,217 names
18 and addresses for the double postcard notice with detachable BRM Claim Form mailing.

19 7. On or before December 18, 2015, KCC caused an Interactive Voice Response (the
20 "IVR") system to be established (888-736-2826) to provide information about the settlement and to
21 record requests for Notice Packets which contains the Claim Form and Long-Form Notice.

22 8. On or before December 18, 2015, KCC caused a website to be established
23 (<http://www.ChaseFCRASettlement.com/>) to provide information about the settlement and to allow
24 Settlement Class Members to file claims, review Court Documents, and to download copies of the Claim
25 Form and Long-Form Notice.

26 9. On or before December 18, 2015, KCC caused the double postcard notices with
27 detachable BRM Claim Forms to be printed.

28 10. KCC caused a one-third page Publication Notice to appear one time in the January 2016

1 issue of *Better Homes & Gardens* (on-sale December 20, 2015). A copy of the Publication Notice as
2 published in *Better Homes & Gardens* is attached as Exhibit C. In addition, the Publication Notice
3 appeared as a one-third page notice in the *People* magazine issue dated December 28, 2015 (on-sale
4 December 18, 2015). A copy of the Publication Notice as it appears in *People* is attached as Exhibit D.

5 11. On December 18, 2015, KCC caused the 2,119,217 double postcard notices with
6 detachable BRM Claim Forms to be mailed by First Class postage.

7 12. During the period December 18, 2015 through the date of this declaration, Postcard
8 Notices related to 12,353 class members were returned to KCC by the U.S. Postal Service with
9 forwarding addresses. KCC caused the Class Member List to be updated with the new addresses and
10 Postcard Notices to be re-mailed to the class members at each of these new addresses.

11 13. During the period December 18, 2015 through the date of this declaration, Postcard
12 Notices related to 271,279 class members were returned to KCC by the U.S. Postal Service without
13 forwarding addresses. KCC conducted address searches using credit and other public source databases
14 to locate new addresses for these 271,279 class members. These searches did not include 582 class
15 members who had previously contacted KCC to advise us of their new address, or had already filed
16 claims in the settlement. Of the 271,279 class members searched, new addresses were found for
17 168,444 of them and no new addresses were found for 102,835 of them. The Class Member List was
18 updated with these new addresses and Postcard Notices were re-mailed to these 168,444 class members
19 using the new addresses.

20 14. Of the 168,444 class members with newly found addresses, 22,040 were returned by the
21 U.S. Postal Service once more without a forwarding address. These addresses were not searched again.

22 15. Altogether, there are 124,875 class members with known bad addresses (22,040 mailed,
23 returned, searched, re-mailed and returned once more by the U.S. Postal Service a second time and
24 102,835 searched without a new address being found).

25 16. In total, there are 1,994,342 class members to whom KCC sent a postcard notice that was
26 not returned as undeliverable. The number of class members who received notification via postcard
27 mailing equates to ninety-four percent (94%) of the entire known class.

28 17. As of the March 23, 2016 claims filing deadline, there were 130,186 unique visitors to

1 the Settlement Website.

2 18. As of the March 23, 2016 claims filing deadline, 35,736 calls have been received by the
3 IVR. Of these callers, 2,690 requested a Notice Packet. All Notice Packet requests have been fulfilled.

4 19. As of the date of this declaration, KCC has received 172 timely Requests for Exclusion
5 from known class members, and three timely Requests for Exclusion from non-class members. A list of
6 the individuals requesting exclusion is attached hereto as Exhibit E.

7 20. As of the date of this declaration, 472,167 Claim Forms have been filed in this settlement.
8
9 I declare under penalty of perjury pursuant to the laws of the State of California that the foregoing is true
10 and correct to the best of my knowledge and that this declaration was executed this 13th day of April
11 2016 at Novato, California.

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14 JAY GERACI
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Exhibit A

**Official Notice of Proposed
Class Action Settlement
and Fairness Hearing**

You have been identified by Chase as a potential member of a class of persons as to whom Chase obtained information from a credit reporting agency to conduct an "account review" after the occurrence of one of several events, including account closure, bankruptcy discharge, and foreclosure.

A federal court authorized this notice.

This is not a solicitation from a lawyer.

This is not notice of a lawsuit against you.

File your Claim on or before
March 23, 2016 using the
attached postcard or online at
www.chasefcraSettlement.com
or 1-888-736-2826.

Chase FCRA Settlement
Claims Administrator
P.O. Box 43390
Providence, RI 02940-3390

«Barcode»

Postal Service: Please do not mark barcode

Claim#: JPD-«ClaimID»-«MailRec»

«First1» «Last1»

«CO»

«Addr2»

«Addr1»

«City», «St» «Zip»

«Country»

JPD

Carefully separate this Claim Form postcard at the perforation

By submitting this Claim, I am requesting a Settlement Fund Payment.



Address for Settlement Fund Payment (if different from where this notice was sent)

Name: _____

Address: _____

City, State: _____

Zip Code: _____

Signature: _____

Date (mm/dd/yyyy): _____

Mail this Claim Form on or before March 23, 2016 (postmark deadline).



«ClaimID»

JPDCRD1



A Settlement Agreement has been reached with JPMorgan Chase Bank, N.A. and Chase Bank USA, N.A. (collectively, "Chase") in a lawsuit alleging that Chase violated the Fair Credit Reporting Act ("FCRA") by accessing consumer credit reports to conduct "Account Review Inquiries" of Chase customers after their Chase account relationships had ended. The lawsuit alleges that Chase no longer had a permissible purpose to access the consumer's credit report. The lawsuit, *Duncan v. JPMorgan Chase Bank, N.A.* is pending in the United States District Court for the Western District of Texas. The Court has not decided which side is right, and Chase denies any liability or wrongdoing. However, to settle the case and avoid the costs and risk of litigation, Chase has agreed to provide a Settlement Fund of \$8,750,000. To see a more detailed notice, full information on the Settlement, the Settlement Agreement, and other documents in the case, please visit the website www.chasefcraSettlement.com.

Why am I being contacted? Chase's records indicate that you are a Settlement Class Member because Chase accessed your consumer credit report in an "Account Review Inquiry" after the occurrence of one of several events concerning your account, including account closure, bankruptcy discharge, or foreclosure.

What can I get out of the settlement? If the Court approves the Settlement, Settlement Class Members who submit a valid Claim Form will be paid a pro-rata cash distribution from the Settlement Fund, after the costs of notice and administration, attorneys' fees, costs, expenses, and a service payment to Ms. Duncan are deducted from that Fund. Class counsel will seek no more than 33.33% of the \$8,750,000 fund as their fee and expenses and no more than \$10,000 for Ms. Duncan's service in bringing this lawsuit.

How do I get my payment? To make a claim, you must complete and mail the attached Claim Form by March 23, 2016 (postmark deadline). Claims may also be submitted: online at www.chasefcraSettlement.com; or you may download a form from the same website and mail it to the Settlement Administrator. For help filing a claim, call 1-888-736-2826. The amount that you and other claimants will receive ultimately depends on the expense deductions described above and the total number of valid Claim Forms received.

What are my other options? If you don't want to be legally bound by the Settlement, you must exclude yourself from the Settlement by March 23, 2016 (postmark deadline). Unless you exclude yourself, you will be bound by the terms of the Settlement Agreement, including, but not limited to, its Releases. If you do not exclude yourself, you may object to the Settlement and/or the amount of expenses incurred in obtaining the Settlement, including attorneys' fees. If you object to the Settlement, you must sign your objection yourself and file it with the Court. If you file a timely objection, you may appear at the hearing the Court holds to finally approve the Settlement, but you are not required to attend. You may also hire your own lawyer at your cost to pursue your objection. **Objections are due by March 23, 2016** (postmark deadline). If you object, please refer to the Settlement Agreement posted on the website www.chasefcraSettlement.com for more information on the requirements for objecting and for verifying your status as a Settlement Class Member. If your objection is rejected by the Court, you will be bound by the terms of the Settlement.

When will the hearing be held to determine approval of the settlement, and where? The Court will hold a Final Approval Hearing on April 27, 2016 at 9:30 a.m. at the John H. Wood, Jr. U.S. Courthouse Building, 655 E. Cesar E. Chavez Blvd., San Antonio, Texas 78206, in Courtroom No. 2 to decide whether to approve: (1) the Settlement, (2) Class Counsel's request for attorneys' fees and expenses in the amount of no more than 33.33% of the Settlement Fund, and (3) up to \$10,000 for a special service payment to the Class Representative.

Who are the lawyers for the class? The Court has appointed Riley & Riley, Law Office of H. Anthony Hervol, and Bingham and Lea, P.C., all of San Antonio, Texas as Class Counsel.

JPD



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 1810 PROVIDENCE, RI

POSTAGE WILL BE PAID BY ADDRESSEE

CHASE FCRA SETTLEMENT
CLAIMS ADMINISTRATOR
P.O. BOX 43389
PROVIDENCE RI 02940-9576



Exhibit B

United States District Court
for the Western District of Texas

Legal Notice

**Attention: Former Chase Customers, You May
Be a Member of a Class Action Settlement
Which Could Affect Your Rights.**

What Is This Notice? A Settlement Agreement has been reached with JPMorgan Chase Bank, N.A. and Chase Bank USA, N.A. (collectively "Chase") in a lawsuit alleging that Chase violated the Fair Credit Reporting Act ("FCRA") by accessing consumer credit reports to conduct "Account Review Inquiries" of Chase customers after their Chase account relationships had ended. Chase denies any liability or wrongdoing, but in order to avoid litigation costs and risk, has agreed to settle the class claim. You may be a member of the Settlement Class and entitled to payment under that Settlement. The lawsuit, *Duncan v. JPMorgan Chase Bank, N.A.* is pending in the United States District Court for the Western District of Texas. This is only a summary notice: You should visit the website www.chasefcraSettlement.com or use the contact information below to get detailed information in order to make a decision about your legal rights.

Who Is Included? You may be a Settlement Class Member if you were a borrower or guarantor on a Chase account or Chase-serviced account and Chase reviewed your credit report through an Account Review Inquiry during the period October 16, 2009 through October 16, 2014, at a time when the account met any one of the following criteria: (1) the account was closed with a zero balance; (2) the account had been sold or transferred to a third party; (3) the debt on the account had been discharged in bankruptcy; (4) Chase had foreclosed the property securing the account loan; or (5) Chase had sold in a short sale or had transferred through a deed in lieu of foreclosure the property securing the account loan.

What Does The Settlement Provide? A settlement fund of \$8,750,000.00 has been established to pay valid claims; attorneys' fees, costs, and expenses of up to 33.33% of the settlement fund; notice and settlement administration costs; and a service payment to the plaintiff of up to \$10,000. If you are a Settlement Class Member, you are eligible to receive a pro-rata share of that settlement fund. The final cash payment amount will depend, among other facts, on the total number of valid and timely claims filed by all Class Members.

Who Represents Me? The Court has appointed attorneys to represent the Class. Those attorneys are the law firms of Riley & Riley, 320 Lexington Street, San Antonio Texas 78215, the Law Office of H. Anthony Hervol, 4414 Centerview Drive, San Antonio, Texas 78228, and Bingham and Lea, P.C., 319 Maverick St., San Antonio, TX 78212. Class Counsel will request from the Court an award for attorneys' fees and expenses of up to one-third of the settlement fund. You may hire your own attorney, but only at your own expense.

What Are My Legal Rights?

- If you are a Settlement Class Member, you may receive payment by submitting a Claim Form. Claim Forms may be submitted electronically or by mail by March 23, 2016. You may obtain a Claim Form by visiting www.chasefcraSettlement.com.
 - If you are a Settlement Class Member, and want to exclude yourself from the Settlement and keep your right to sue or arbitrate against Chase, you must send a written request for exclusion with your name, address, and signature postmarked by March 23, 2016, to Chase FCRA Settlement Claims Administrator, P.O. Box 43389, Providence, RI 02940-9576.
 - If you are a Settlement Class Member and you do not exclude yourself, you may object to the Settlement and/or the amount of expenses incurred in obtaining the Settlement, including attorneys' fees. If you object to the Settlement, you must sign your objection yourself and file it with the Court. If you file a timely objection, you may appear at the hearing the Court will hold to consider final approval of the Settlement, but you are not required to attend. You may also hire your own lawyer at your own cost to pursue your objection.
- Objections are due by March 23, 2016. If you object, please refer to the Settlement Agreement posted on the website www.chasefcraSettlement.com for more information on the exact requirements for objecting and for verifying your status as a Settlement Class Member. If your objection is rejected by the Court, you will be bound by the terms of the Settlement.**
- If you are a Settlement Class Member and you do not exclude yourself, you will be bound by the terms of the Settlement and give up your rights to sue Chase or to pursue arbitration against Chase for any claim relating to Account Review Inquiries.

When Will The Court Consider The Proposed Settlement? The Court will determine whether to finally approve the Settlement at a Fairness Hearing scheduled to take place on April 27, 2016 at 9:30 a.m. at the John H. Wood, Jr. U.S. Courthouse Building, 655 E. Cesar E. Chavez Blvd., Courtroom A San Antonio, Texas 78206. The Court will consider any timely filed objections at that time. If the hearing is relocated or rescheduled, the new location or date will be posted on the Settlement Website.

**FOR MORE INFORMATION PLEASE VISIT THE
SETTLEMENT WEBSITE
at www.chasefcraSettlement.com
OR CALL (888) 736-2826**

Exhibit C



BRIEF SUMMARY OF MEDICATION GUIDE

Prolia® (PRÓ-lee-a) (denosumab) Injection

Read the Medication Guide that comes with Prolia before you start taking it and each time you get a refill. There may be new information. The Medication Guide does not take the place of talking with your doctor about your medical condition or treatment. Talk to your doctor if you have any questions about Prolia.

What is the most important information I should know about Prolia?

If you receive Prolia, you should not receive XGEVA®. Prolia contains the same medicine as Xgeva (denosumab).

Prolia can cause serious side effects including:

- **Serious allergic reactions.** Serious allergic reactions have happened in people who take Prolia. Call your doctor or go to your nearest emergency room right away if you have any symptoms of a serious allergic reaction. Symptoms of a serious allergic reaction may include:
 - low blood pressure (hypotension)
 - trouble breathing
 - throat tightness
 - swelling of your face, lips, or tongue
 - rash
 - itching
 - hives
- **Low calcium levels in your blood (hypocalcemia).** Prolia may lower the calcium levels in your blood. If you have low blood calcium before you start receiving Prolia, it may get worse during treatment. Your low blood calcium must be treated before you receive Prolia. Most people with low blood calcium levels do not have symptoms, but some people may have symptoms. Call your doctor right away if you have symptoms of low blood calcium such as:
 - Spasms, twitches, or cramps in your muscles
 - Numbness or tingling in your fingers, toes, or around your mouthYour doctor may prescribe calcium and vitamin D to help prevent low calcium levels in your blood while you take Prolia. Take calcium and vitamin D as your doctor tells you to.

- **Severe jaw bone problems (osteonecrosis).** Severe jaw bone problems may happen when you take Prolia. Your doctor should examine your mouth before you start Prolia. Your doctor may tell you to see your dentist before you start Prolia. It is important for you to practice good mouth care during treatment with Prolia. Ask your doctor or dentist about good mouth care if you have any questions.

- **Unusual thigh bone fractures.** Some people have developed unusual fractures in their thigh bone. Symptoms of a fracture include new or unusual pain in your hip, groin, or thigh.

- **Serious infections.** Serious infections in your skin, lower stomach area (abdomen), bladder, or ear may happen if you take Prolia. Inflammation of the inner lining of the heart (endocarditis) due to an infection also may happen more often in people who take Prolia. You may need to go to the hospital for treatment if you develop an infection.

Prolia is a medicine that may affect the ability of your body to fight infections. People who have weakened immune system or take medicines that affect the immune system may have an increased risk for developing serious infections.

Call your doctor right away if you have any of the following symptoms of infection:

- Fever or chills
- Skin that looks red or swollen and is hot or tender to touch
- Fever, shortness of breath, cough that will not go away
- Severe abdominal pain
- Frequent or urgent need to urinate or burning feeling when you urinate

- **Skin problems.** Skin problems such as inflammation of your skin (dermatitis), rash, and eczema may happen if you take Prolia. Call your doctor if you have any of the following symptoms of skin problems that do not go away or get worse:

- Redness
- Itching
- Small bumps or patches (rash)
- Your skin is dry or feels like leather
- Blisters that ooze or become crusty
- Skin peeling

- **Bone, joint, or muscle pain.**

Some people who take Prolia develop severe bone, joint, or muscle pain.

Call your doctor right away if you have any of these side effects.

What is Prolia?

Prolia is a prescription medicine used to:

- Treat osteoporosis (thinning and weakening of bone) in women after menopause ("change of life") who:
 - are at high risk for fracture (broken bone).
 - cannot use another osteoporosis medicine or other osteoporosis medicines did not work well.

It is not known if Prolia is safe and effective in children.

Who should not take Prolia?

Do not take Prolia if you:

- have been told by your doctor that your blood calcium level is too low.
- are pregnant or plan to become pregnant.
- are allergic to denosumab or any of the ingredients in Prolia. See the end of this leaflet for a complete list of ingredients in Prolia.

What should I tell my doctor before taking Prolia?

Before taking Prolia, tell your doctor if you:

- Are taking a medicine called Xgeva (denosumab). Xgeva contains the same medicine as Prolia.
- Have low blood calcium.
- Cannot take daily calcium and vitamin D.
- Had parathyroid or thyroid surgery (glands located in your neck).
- Have been told you have trouble absorbing minerals in your stomach or intestines (malabsorption syndrome).
- Have kidney problems or are on kidney dialysis.
- Plan to have dental surgery or teeth removed.
- Are pregnant or plan to become pregnant. Prolia may harm your unborn baby. Tell your doctor right away if you become pregnant while taking Prolia.
 - **Pregnancy Surveillance Program:** Prolia is not intended for use in pregnant women. If you become pregnant while taking Prolia, talk to your doctor about enrolling in Amgen's Pregnancy Surveillance Program or call 1-800-772-6436 (1-800-77-AMGEN). The purpose of this program is to collect information about women who have become pregnant while taking Prolia.
- Are breastfeeding or plan to breastfeed. It is not known if Prolia passes into your breast milk. You and your doctor should decide if you will take Prolia or breastfeed. You should not do both.

Tell your doctor about all the medicines you take, including prescription and nonprescription drugs, vitamins, and herbal supplements.

Know the medicines you take. Keep a list of medicines with you to show to your doctor or pharmacist when you get a new medicine.

How will I receive Prolia?

- Prolia is an injection that will be given to you by a healthcare professional. Prolia is injected under your skin (subcutaneous).
- You will receive Prolia 1 time every 6 months.
- You should take calcium and vitamin D as your doctor tells you to while you receive Prolia.
- If you miss a dose of Prolia, you should receive your injection as soon as you can.
- Take good care of your teeth and gums while you receive Prolia. Brush and floss your teeth regularly.
- Tell your dentist that you are receiving Prolia before you have dental work.

What are the possible side effects of Prolia?

Prolia may cause serious side effects.

- See **"What is the most important information I should know about Prolia?"**
- It is not known if the use of Prolia over a long period of time may cause slow healing of broken bones.

The most common side effects of Prolia in women who are being treated for osteoporosis after menopause are:

- back pain
- pain in your arms and legs
- high cholesterol
- muscle pain
- bladder infection

Tell your doctor if you have any side effect that bothers you or that does not go away.

These are not all the possible side effects of Prolia. For more information, ask your doctor or pharmacist.

Call your doctor for medical advice about side effects. You may report side effects to FDA at 1-800-FDA-1088.

How should I store Prolia if I need to pick it up from a pharmacy?

- Keep Prolia in a refrigerator at 36°F to 46°F (2°C to 8°C) in the original carton.
- Do not freeze Prolia.
- When you remove Prolia from the refrigerator, Prolia must be kept at room temperature (up to 77°F (25°C)) in the original carton and must be used within 14 days.
- Do not keep Prolia at temperatures above 77°F (25°C). Warm temperatures will affect how Prolia works.
- Do not shake Prolia.
- Keep Prolia in the original carton to protect from light.

Keep Prolia and all medicines out of reach of children.

General information about Prolia

Do not give Prolia to other people even if they have the same symptoms that you have. It may harm them.

The Medication Guide summarizes the most important information about Prolia. If you would like more information, talk with your doctor. You can ask your doctor or pharmacist for information about Prolia that is written for health professionals.

For more information, go to www.Prolia.com or call Amgen at 1-800-772-6436.

What are the ingredients in Prolia?

Active ingredient: denosumab

Inactive ingredients: sorbitol, acetate, polysorbate 20 (prefilled syringe only), Water for Injection (USP), and sodium hydroxide

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AMGEN



resources

United States District Court
for the Western District of Texas
Legal Notice

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- If you are a Settlement Class Member and you do not exclude yourself, you may object to the Settlement and/or the amount of expenses incurred in obtaining the Settlement, including attorneys' fees. If you object to the Settlement, you must sign your objection yourself and file it with the Court. If you file a timely objection, you may appear at the hearing the Court will hold to consider final approval of the Settlement, but you are not required to attend. You may also hire your own lawyer at your own cost to pursue your objection. **Objections are due by March 23, 2016. If you object, please refer to the Settlement Agreement posted on the website www.chasefcraSettlement.com for more information on the exact requirements for objecting and for verifying your status as a Settlement Class Member. If your objection is rejected by the Court, you will be bound by the terms of the Settlement.**
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at www.chasefcraSettlement.com
OR CALL (888) 736-2826

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DESIGN PROFESSIONALS FEATURED IN THIS ISSUE

RETHINKING A RENTAL, pages 19–25

Visit Kerra Michele Huerta's blog:
aptenvyblog.com.

FORSYTHIA, pages 30–31

Visit color expert Jessica Colaluca's
website: design-seeds.com.

A PLACE FOR EVERYTHING, pages 58–65

Architect—Lance Brock, retired.
Design—Kim Nunn, Franklin, Tennessee; 615/497-4074; and Carrie Brock, Nashville; 615/479-6225.
Contracting: Lance Brock. **Consulting Builder:** Stone Oak Builders; stoneoakbuilders.com. **Cabinetry and woodwork:** Dean Roberts, Smyrna, Tennessee; 615/973-5354.



RULES FOR SWEEPSTAKES MENTIONED IN THIS ISSUE

DAILY GIVEAWAY SWEEPSTAKES

No purchase necessary to enter or win. Subject to Official Rules and entry at BHG.com/Win. There will be one Daily Giveaway Sweepstakes per day. Entries for each daily sweepstakes must be received by 11:59 p.m. ET. Open to legal residents of the 50 United States, and the District of Columbia, 21 years or older. Void where prohibited. Sponsor: Meredith Corporation.

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Exhibit D

PLAY MORE
FUN GAMES AT
People.com

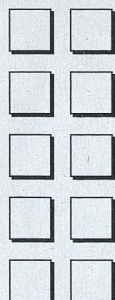
See if you can find the differences in these two pictures

JIMMY SLEIGHS IT!

Jimmy Fallon challenged Chris Hemsworth to a sleigh-scooter race on *The Tonight Show Starring Jimmy Fallon*, Dec. 10. The late-night host, 41, and the *In the Heart of the Sea* actor, 32, battled it out while wearing "very special Santa helmets, because any opportunity to make a Hemsworth brother look less attractive we will take," said Fallon. After Hemsworth took a wrong turn, Fallon brought home the win.



10
CHANGES
KEEP SCORE



1. Fallon's Santa helmet now points to the left. 2. The back of Fallon's sled is higher. 3. The ball at the end of Hemsworth's Santa helmet is larger. 4. The moon in the backdrop has shifted left. 5. In the backdrop, the tree to the left of the really snowy tree is taller. 6. A reindeer on the front of Fallon's sled now has a green nose. 7. A reindeer on the front of Fallon's sled is now wearing a longer scarf. 8. A sleeve of Fallon's jacket is longer. 9. The front left wheel of the rolling table no longer has a reflection. 10. There are more berries on the wreath.

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United States District Court
for the Western District of Texas
Legal Notice

Attention: Former Chase Customers, You May Be a Member of a Class Action Settlement Which Could Affect Your Rights.

What Is This Notice? A Settlement Agreement has been reached with JPMorgan Chase Bank, N.A. and Chase Bank USA, N.A. (collectively "Chase") in a lawsuit alleging that Chase violated the Fair Credit Reporting Act ("FCRA") by accessing consumer credit reports to conduct "Account Review Inquiries" of Chase customers after their Chase account relationships had ended. Chase denies any liability or wrongdoing, but in order to avoid litigation costs and risk, has agreed to settle the class claim. You may be a member of the Settlement Class and entitled to payment under that Settlement. The lawsuit, *Duncan v. JPMorgan Chase Bank, N.A.* is pending in the United States District Court for the Western District of Texas. This is only a summary notice; You should visit the website www.chasefcraSettlement.com or use the contact information below to get detailed information in order to make a decision about your legal rights.

Who Is Included? You may be a Settlement Class Member if you were a borrower or guarantor on a Chase account or Chase-serviced account and Chase reviewed your credit report through an Account Review Inquiry during the period October 16, 2009 through October 16, 2014, at a time when the account met any one of the following criteria: (1) the account was closed with a zero balance; (2) the account had been sold or transferred to a third party; (3) the debt on the account had been discharged in bankruptcy; (4) Chase had foreclosed the property securing the account loan; or (5) Chase had sold in a short sale or had transferred through a deed in lieu of foreclosure the property securing the account loan.

What Does The Settlement Provide? A settlement fund of \$8,750,000.00 has been established to pay valid claims; attorneys' fees, costs, and expenses of up to 33.33% of the settlement fund; notice and settlement administration costs; and a service payment to the plaintiff of up to \$10,000. If you are a Settlement Class Member, you are eligible to receive a pro-rata share of that settlement fund. The final cash payment amount will depend, among other facts, on the total number of valid and timely claims filed by all Class Members.

Who Represents Me? The Court has appointed attorneys to represent the Class. Those attorneys are the law firms of Riley & Riley, 320 Lexington Street, San Antonio Texas 78215, the Law Office of H. Anthony Hervol, 4414 Centerview Drive, San Antonio, Texas 78228, and Bingham and Lea, P.C., 319 Maverick St., San Antonio, TX 78212. Class Counsel will request from the Court an award for attorneys' fees and expenses of up to one-third of the settlement fund. You may hire your own attorney, but only at your own expense.

What Are My Legal Rights?

- If you are a Settlement Class Member, you may receive payment by submitting a Claim Form. Claim Forms may be submitted electronically or by mail by March 23, 2016. You may obtain a Claim Form by visiting www.chasefcraSettlement.com.
- If you are a Settlement Class Member, and want to exclude yourself from the Settlement and keep your right to sue or arbitrate against Chase, you must send a written request for exclusion with your name, address, and signature postmarked by March 23, 2016, to Chase FCRA Settlement Claims Administrator, P.O. Box 43389, Providence, RI 02940-9576.
- If you are a Settlement Class Member and you do not exclude yourself, you may object to the Settlement and/or the amount of expenses incurred in obtaining the Settlement, including attorneys' fees. If you object to the Settlement, you must sign your objection yourself and file it with the Court. If you file a timely objection, you may appear at the hearing the Court will hold to consider final approval of the Settlement, but you are not required to attend. You may also hire your own lawyer at your own cost to pursue your objection. **Objections are due by March 23, 2016.** If you object, please refer to the Settlement Agreement posted on the website www.chasefcraSettlement.com for more information on the exact requirements for objecting and for verifying your status as a Settlement Class Member. If your objection is rejected by the Court, you will be bound by the terms of the Settlement.
- If you are a Settlement Class Member and you do not exclude yourself, you will be bound by the terms of the Settlement and give up your rights to sue Chase or to pursue arbitration against Chase for any claim relating to Account Review Inquiries.

When Will The Court Consider The Proposed Settlement? The Court will determine whether to finally approve the Settlement at a Fairness Hearing scheduled to take place on April 27, 2016 at 9:30 a.m. at the John H. Wood, Jr. U.S. Courthouse Building, 655 E. Cesar E. Chavez Blvd., Courtroom A San Antonio, Texas 78206. The Court will consider any timely filed objections at that time. If the hearing is relocated or rescheduled, the new location or date will be posted on the Settlement Website.

FOR MORE INFORMATION PLEASE VISIT
THE SETTLEMENT WEBSITE
at www.chasefcraSettlement.com
OR CALL (888) 736-2826

Exhibit E

ClaimID	Last Name	First Name
10004430001	ABNEY	JOEY M
10023114701	ALBARADO	MONA A
10025547401	ALBU	DANIEL N
10375829001	AMOS	CONSTANCE
10068599701	ANGELINA	FOMIN
10079197901	ANTONIO	ALBORNOZ
10090024001	ARMSTRONG	VIVIAN M
10091533401	ARNOLDO	ARGUELLO
10098708401	ATCHISON	JUDY
11262694401	BARATI	MASSOUMEH
10148397101	BELACK	LINDA J
10149874301	BELL	GREGORY W
10153148501	BEN-DROR	LISA
10168247501	BEVERE JR	JOHN P
10760560001	BLOCK	H PAUL
10235693201	BROWN	VAN R
90000029601	BRYAN	PEGGY
10241659001	BRYANT	JENNIFER L
10263644801	CALABRESE	ROBERT E
10301458501	CASTILLO	ROXANA
10307318801	CECELIA	SENN
10311933401	CHAD	WHITE
10329267601	CHICHESTER	NEOMA A
10333823801	CHRIS	THOMPSON
10350641001	CLARK	MICHAEL J
10358225301	CLIVENS	GOLDMAN
10369166201	COLLINS	VERONICA R
10381953801	COPE	BONNIE LEE
10384943901	CORLEY II	THOMAS F
10389382901	COSTELLO	SANDRA J
10395333401	CRAFT	JOSHUA R
10397007101	CRAIN JR	GEORGE C
10404244801	CROW	BERNICE M
10407982401	CUBBERLY	ANTOINETTE M
10407984801	CUBBERLY III	HOWARD G
10409931801	CUMMINS	CONSTANCE
10431435701	DAPHNE	MARTIN
10473469301	DEMPSKI	LINDA L
10492689201	DIETZ	TERRI A
10515950501	DOUGLAS	SNYDER
10547134301	EGLUCK	PETER J
10558747301	ELLIS	BARBARA A
10565933201	ENES	CAROLYN J
10565935601	ENES	GREGORY J
10575590401	ERNST	JOHN R
10582609101	ESTATE OF HOWARD W CROW	
10600822501	FAMIGHETTE	JOSEPH G
10154135101	GARCIA	BENITO

10677058501	GARRISON	SHIRLEY R
10708964601	GLENN JR	JOHN F
11233961001	GLEWEN	MARISSA RUTH
10733285101	GRAY	CHARLOTTE J
10736511001	GREEN	ROBERTA M
10744054401	GRIFFIN	LESLIE R
10748687801	GROVER	FRANK MATTHEW
10773337701	HAMPTON	REEDA D
11767910001	HANISCH	SHAWNA
10778121901	HANSON	ANITA RAE
10790365901	HARTLEY	DAWN M
10800427201	HEAD	JAMES CODY
10805259001	HEFLIN	BRIAN S
10806884501	HEINS	ELAINE M
10806892401	HEINS	MATTHEW A
10807436501	HELBIG	MICHAEL H
10811134901	HENDERSON	RICKY A
10828554601	HILDA	ASTERN
10865098401	HULLINGER	SCOTT
10928337501	JENNIFER	BROWN
10937726601	JESSEY	NICOLE A
10942388401	JILL	THOMPSON
10956272001	JOHN	STEVERSON
10961473201	JOHNSON	FLOYD A
10963877301	JOHNSON	LORNE M
10970559201	JONATHAN	ELLIS
11004005301	JUNG	KAREN
11028136601	KEITH	PATRICIA A
11031343401	KELLY	CAROLYN P
11036403001	KENNEDY	MELVENE L
10452233101	KESLER	DAWN
11658373301	KESLER	ROGER
10994224301	KLECKNER	JOYCE FAIRY
11086394001	KUSION	PIOTR
12078993001	KUSION	WIOLETTA
11102824301	LARIVIERE	ADRIAN L
11103065101	LARMOUR	DAVID W
11112588101	LAVERNE	EDGAR
11112693901	LAVERY	MICHELLE R
11154552301	LISA	DOUGHERTY
11160677901	LLOYD	ROBERT A
11166292801	LONGMIRE SR	ROYCE E
10554943501	LOTT	ELIZABETH
11235654001	MARK	FURMAN
11239043201	MARKS	JOSEPHINE M
11245489601	MARTHA	VELEZ
11253185401	MARTINEZ	PEDRO A
11289172001	MCGEADY	MARIANNE
11295423601	MCKOWN	YVONNE M

11297805801	MCMILLIAN	SHERRELL A
11298373001	MCNAIR'BEY	LUECRETIA D
11309334201	MELISSA	LASKOWSKY
12114337501	METCALF	ZELNA
11364163101	MONICA	NEILSON
11380575501	MORRIS	RUSSELL A
11402224001	NAKAMURA	ELLEN K
11458481301	ONORATO	GREGORY W
11497239401	PATTRIN	FAITH B
11521381801	PETERKIN	CRAIG L
11522314901	PETERSEN	JOAN M
11787727001	PODOLSKY	SIMCHA
11558260501	PROBST	TERESA J
10881202901	QUAYE	IRENE
11584223801	RASCHE	WILLIAM
11589726401	RAYMOND	THOMAS R
11596126401	REED	VALERIE P
11603698901	RENEE	FOLTZ
11610855101	RHONDA	ABNEY
90000013201	RICE	JASON CURTIS
90000014401	RICE	TRACY LYNN
11614273001	RICHARD	ADAMS
11667543301	RONEY	MICHAEL D
11696087501	RYMEL	JASON D
11715964501	SANDS	NICHOLAS J
11727191301	SCALISE	ANTHONY J
11742680501	SCOTT	HEATHER M
90000033801	SCOTT	RUEL
11747059401	SEAN	BATTLES C
11747914701	SEARCY	MINNIE G
11753044001	SENN	ANDREW B
11765008001	SHARP	PEGGY C
11775812701	SHERYL	HADLEY
11782077501	SHULMAN	MINDY MAY
11783745301	SIDORSKY	RONALD M
11811151601	SMITH	WARREN L
11811377001	SMITH	WILMA J
11813598301	SNEAD	MYRNA M
11816782001	SOHRABI	RAY M
11818953001	SOMMER	BILLIE C
11830208501	SPRATT	JAMES
11835450401	STAMPS	ELIZABETH L
11835453001	STAMPS	JAMES A
11838869101	STARR	HOWARD E
11841250401	STEFANIE	NAIFEH
11845951001	STEPHEN	KOLHAGEN
11846441301	STEPHEN	SCAGLINE
11860908701	STOUT	MARTHA L
11862252301	STRATTON	DAWN G

11425838701	SULLIVAN	NICHOLE
11879006701	SWAIN	MARY L
11883947001	SYRJALA	HEATHER L
11886800701	TAKAHASHI	SHARON L
11892713901	TARANEH	VESSAL
11921149001	THOMPSON	JOHN B
10209899201	TILBY	BRANDON
11930981601	TINA	CHAVES
11936772501	TOMA	ANCUTA
11938619701	TONEY	JOHN M
11971940001	TONEY	VALERIE
11939993301	TONYA	NEUMAN
11983344001	VEGA	VALERIE A
11983542301	VEITCH	GRACE G
12001731301	VO	MONG V
12009695001	WALKER	CLINTON R
12023509201	WASIK	STEVEN P
10279756001	WATSON	CARLETON SAMUEL
12027704901	WAYNE	GUYER
60013804501	WEDGEWORTH IV	JOHN BERTUS
12035117101	WELCH	PAUL
12054817301	WILHELMI	JODI L
12066941901	WILLIAMS	STEPHEN L
12085216001	WOOD	KRISTA
12100374701	YERKEY	JANIS K
10802779001	YORTY-GOSNICK	HEATHERLEE
12106108501	YOUNG	SHIRLEY M
12116750101	ZIMMERMAN	BRANDON C
12118312901	ZOLLENHOFFER JR	WILLIAM B